

### **What is senior housing?**

I often get asked about “senior housing” and my response is usually rhetorical, “What do **you** mean by senior housing?” Is senior housing an apartment building where the majority of tenants are over 65? Is it assisted living? A retirement community? Or something else?

The correct answer is all of the above, which is why the term is confusing and non-specific. The best way to view housing services is to look at ***two sets of variables: services and finances***. You will need to look at your income and assets to determine what you can afford. Is your income low enough to entitle you to subsidized housing or will you need to pay market rate? You may hear people refer to subsidized housing as “senior housing”; housing authorities and non-profit housing agencies do house seniors, as well as the disabled and families. If you qualify for subsidized housing, your rent will be about a third of your income. There are also some limited low and moderate income subsidies in private apartment buildings which are made available in part under the “Newton 10% Inclusionary Zoning Ordinance”.

Once you determine your price range, you should then determine what services you want included in your housing: meals, housekeeping, personal care or laundry. Remember, each service will increase the cost of the housing. [Though you can bring these services into any housing – including your own home - the ones included in the housing cost are for private pay individuals.] Retirement Communities, Independent and Assisted Living facilities include some of these services in their monthly maintenance or rental fees. Do not assume that all services are included – some may involve an extra cost. If you require assistance with personal care, for example, you may want to explore assisted living or skilled nursing facilities; if you are independent but would like to have one or more meals in a dining room certain independent/retirement facilities might be best. There are a *very few* assisted living and independent housing facilities which have units for low income and these have long waiting lists.

For more personalized information, you can make an appointment with the social service staff at the senior center by calling 617-796-1663.